FREQUENTLY ASKED QUESTIONS

Q **Why are preventive services important?**

A Preventive services can find health problems early when treatment works best and can keep you from getting certain diseases or illnesses. Medicare pays for many preventive services to keep you healthy. Talk with your doctor or health care provider to find out what tests you need and how often you need them to stay healthy.

Q **Does the new Medicare Modernization Act add any preventive services that will help me stay healthy?**

A Yes. Starting January 1, 2005, Medicare will cover:

- A one-time "Welcome to Medicare" physical exam for people new to Medicare
- Cardiovascular screenings
- Diabetes screenings

Q **Are all people with Medicare eligible to get the "Welcome to Medicare" physical exam?**

A No. Starting January 1, 2005, only people enrolling in Medicare Part B for the first time can get a "Welcome to Medicare" physical exam. Medicare only covers this physical exam if you get it within the first six months you have Part B coverage. Your Medicare Part B coverage must be effective on or after January 1, 2005.

Q **What services are included in the "Welcome to Medicare" physical exam?**

A The "Welcome to Medicare" physical exam will include a thorough review of your health, education and counseling about the preventive services you need, like certain screenings and shots, and referrals for other care if you need it. The "Welcome to Medicare" physical exam is a great way to get up-to-date on important screenings and shots and to talk with your doctor about your family medical history and how to stay healthy.

During the exam, your doctor will record your medical history and check your blood pressure, weight and height. Your doctor will also give you a vision test and an Electrocardiogram (EKG). Depending on your general health and medical history, further tests may be ordered if necessary. You will also get a written plan (like a checklist) when you leave letting you know which screenings and other preventive services you should get.

Q How much does the "Welcome to Medicare" physical exam cost?

A You pay 20% of the Medicare-approved amount after you meet the yearly Part B deductible ($110 for 2005). Since this may be your first Medicare-covered service, you may meet your entire Part B deductible at this visit.

Q What are the new cardiovascular screenings?

A Starting January 1, 2005, Medicare will cover cardiovascular screening tests. These tests check your cholesterol and other blood fat (lipid) levels. High cholesterol can increase your risk for heart disease and stroke. These tests will tell you if you have high cholesterol and can help you find cardiovascular problems in the early stages.

Q How often does Medicare cover the new cardiovascular screenings?

A Medicare will cover these cardiovascular screening tests once every five years. You don't have to pay a deductible or co-payment for these tests.

Q What is the new diabetes screening?

A Diabetes is a medical condition in which your body doesn't make enough insulin or has a reduced response to insulin. Diabetes causes your blood sugar to be too high because insulin is needed to use sugar properly. A high blood sugar level is not good for your health.

Starting January 1, 2005, Medicare will cover tests to check for diabetes. These tests are available if you have any of the following risk factors: high blood pressure, high cholesterol, obesity, or a history of high blood sugar. Other risk factors may also qualify you for these tests. Talk with your doctor for more information.

Q How often is the new diabetes screening covered by Medicare?

A Based on the results of your diabetes screening tests, you may be eligible for up to two diabetes screenings every year. You don't have to pay a deductible or co-payment for these tests.

Q What cancer screening does Medicare currently cover?

A Medicare covers the full-range of colorectal cancer tests, annual mammogram tests for women over 40, a pap test and pelvic exam once every 24 months and annual prostate exams for men over 50.